## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA

	) CASE NO.: 20-02088
In re:	)
SUSAN SIMPSON	)
	)
Debtor(s).	)
	)
	)
	)
	)
	)

## MORTGAGE SERVICER'S NOTICE OF DEBTOR'S REQUEST FOR TEMPORARY FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes JPMorgan Chase Bank, National Association ("Creditor") and hereby submits Notice to the Court of the Debtor's request for temporary mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

Due to recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor initiated, and Creditor has provided a further temporary suspension of mortgage payments for the period of 9 months. Creditor holds a secured interest in real property commonly known as 5320E THUNDER HAWK RD, CAVE CREEK, AZ 85331 as evidenced by claim number 3 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. This arrangement does not amend or modify the Debtor's chapter 13 plan or create a repayment plan. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks the Debtor or Counsel for the Debtor make those requests through Creditor's Loss Mitigation Team at (877) 496-3138.

Per the request, Debtor will resume Mortgage payments beginning 11/1/2021 and will be required to cure the delinquency created by the forbearance period (hereinafter "forbearance arrears") through loss mitigation arrangements, a bankruptcy consent order or through an amended or modified chapter 13 bankruptcy plan. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves it rights to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully submitted,

/s/ Ciro A Mestres

Ciro A Mestres Agent for Creditor McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 Phone: 678-281-6516

Ciro.Mestres@mccalla.com

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In re: SUSAN SIMPSON  Debtor(s).	) CASE NO.: 20- ) ) ) ) ) ) )	-02088
	)	
	) <b>CERTIFICATE OF SER</b>	VICE
•	ollowing parties in the follow	otice of Debtor's Request for Temporary ing fashion on this 14th day of October, 2021:  (Served via US Mail)
SCOTT W HYDER 3420 E SHEA BLVD STE 200, PHOENIX, AZ 85028		(Served via ECF Notification)
EDWARD J MANEY 101 N FIRST AVE SUITE 1775, I	PHOENIX, AZ 85003	(Served via ECF Notification)
Date: 10/14/2021	<u> </u>	<u>Ciro A Mestres</u> A Mestres